

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK-----X  
SARAH COHEN, on behalf of herself and the class :  
defined herein,

Case No.: 12-CV-1187-ER-LMS ✓

Plaintiffs,

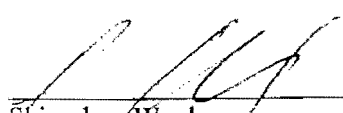
- against -

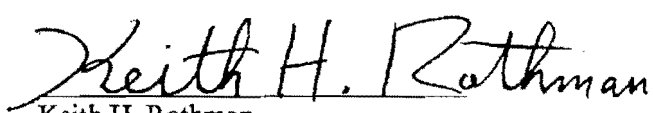
## STIPULATION AND ORDER

RUBIN & ROTHMAN, LLC and  
CAPITAL ONE BANK (USA), N.A.,Defendants.  
-----X

IT IS HEREBY STIPULATED AND AGREED by and between counsel for all parties in the above-captioned matter that the time for Defendants Rubin & Rothman, LLC and Capital One Bank (USA), N.A. (collectively, "Defendants") to answer, move, or otherwise respond to the Plaintiffs' Amended Complaint in this action is hereby extended to and including April 19, 2012. Defendants' ✓ original deadline for responding to the Amended Complaint was March 29, 2012. Defendants have not made any previous extension request and are seeking this extension to allow adequate time to evaluate Plaintiffs' claims and communicate with Plaintiffs' counsel concerning Plaintiffs' claims. Plaintiffs' counsel, as reflected through his signature below, consents to this extension.

A facsimile or PDF copy of this stipulation will serve the same purposes as original signatures.

Dated: New York, New York  
March 26, 2012
  
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 Attorney for Defendant Rubin & Rothman,  
 LLC

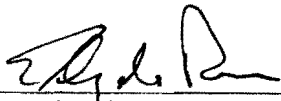
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 DATE FILED: 4/2/2012



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*Attorney for Defendant Capital One Bank (USA), N.A.*

**SO ORDERED:**

~~White Plains~~  
Dated: ~~New York~~, New York ✓  
April ~~March~~ 2, 2012



Hon. Edgardo Ramos  
U.S.D.J. ✓